

Appln. No.: 09/975,403
Amdt. Dated February 18, 2005
Reply to Office Action dated 12/20/2004

Remarks

I. Status of the Claims:

Claims 1-5 and 7 are pending in this application. Claim 1 has been amended to correct an antecedent basis informality and to better identify the role of the "reconciliation form."

II. Claim Rejection 35 U.S.C. §112:

Claims 1-5 and 7 were rejected as being indefinite for failing to particularly point out and distinctly claim the subject matter. Claim 1 has been amended to correct the informality identified by the Examiner. The phrase "in the event of" has been deleted and the term "upon" has been substituted in its place. It is submitted that all pending 35 U.S.C. §112 issues have been corrected.

III. Claim Rejections 35 U.S.C. §102(b):

Claims 1-5 and 7 stand rejected under 35 U.S.C. §102(b) as being anticipated by Schrader, US Patent 5,903,881. Claim 1 has been amended to include a recitation of a step for "depicting reconciliation tasks and results on the reconciliation form."

Applicant submits that the steps relating to a "reconciliation form" throughout claim 1 are not described or suggested in Schrader. The "reconciliation form" as claimed and defined in the specification allows a user to perform a reconciliation process that is visible to the user, and that can provide the user with a sense of comfort that balances are correct. Such a comfort level was previously achieved using pen and paper processes, but the Schrader reference does not provide this desired visibility to the user. In claim 1 this visibility is provided on the "reconciliation form" and the various steps relating to the form, including the new step specifying "depicting reconciliation tasks and results on the reconciliation form."

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Schrader does describe a process called "auto-reconciliation," but under this scheme the user has no way of knowing what assumptions are being made by the automatic process. It is respectfully submitted that the reconciliation form feature ~~has~~ not been disclosed or suggested in the Schrader reference.

Also, Applicant disagrees with the Examiner's assertion that the "error message module" identified at col. 14, line 26, anticipates the step of "issuing warnings to the customer upon identifying irregularities in the customer's account." Rather, in the cited passage, there is no indication that error messages have anything to do with reconciliation irregularities.

Accordingly, claim 1 and dependant claims 2-5 and 7 should be allowable over Schrader.

IV. Claim Rejections 35 U.S.C. §103(a):

Claims 1-5 and 7 were also rejected under 35 U.S.C. §103(a) as being unpatentable over Paternmaster, US patent 5,337,263. As noted above, claim 1 includes a step to "issue warnings". As with the Schrader reference, Paternmaster also fails to disclose or suggest this step. In addition, Paternmaster does not include the steps and features relating to the "reconciliation form" as described in more detail above. Accordingly, since no asserted reference include or suggest these steps and features, this rejection should be likewise withdrawn for claim 1 and its dependant claims 2-5 and 7.

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V. Conclusion:

In view of the foregoing amendments and remarks, it is respectfully submitted that the claims of this application are now in a condition for allowance and favorable action thereon is requested.

Respectfully submitted,



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